

## 2006 UMP Benefit Changes

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Medical/Surgical Benefit Changes	UMP PPO	UMP Neighborhood
<b>New “Health Counts!” Wellness Program</b> - \$30 annual premium rebate for healthy lifestyle and use of preventive care services (begins summer 2006)	√	√
<b>Cover routine eye exams once per year</b> (now once every 2 years) [Note: Does not change vision hardware allowance of \$100 every TWO years.]	√	√
<b>Same network benefits (usually 90%) in other states as currently provided in Washington</b> (now 80% for network services in other states)	√	no
<b>Increase the annual out-of-pocket maximum to \$1,500 per individual / \$3,000 per family</b> (now \$1,125 per individual / \$2,250 per family)	√	√
<b>Limit coverage for massage therapy to a maximum of 16 visits per year</b> (now included with Physical, Occupational and Speech Therapy in 60-visit benefit). [Note: The Physical, Occupational, and Speech Therapy benefit limit stays at 60 visits. Massage therapy must still be prescribed by a qualified clinician for a diagnosed condition.]	√	√
<b>Eliminate UMP Neighborhood annual medical / surgical deductible</b> (now \$200 per individual or up to \$600 per family). [Note: Does not change Prescription Drug Deductible]	no	√

# 2006 UMP Prescription Drug Changes

(these apply to both UMP PPO and UMP Neighborhood)

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**UMP will pay 90% for Tier 1 (generic) prescriptions filled at retail pharmacies**  
(now paid at 80%)

**Increase enrollee coinsurance cap for Tier 1 and Tier 2 prescriptions filled at network retail pharmacies:** Up to 30-day supply capped at \$75 (increased from \$50); 31-60 day supply capped at \$150 (increased from \$100); 61-90 day supply capped at \$225 (increased from \$150)

**\$100 enrollee co-payment for up to 90-day supply of a Tier 3 (non-preferred brand name) drug purchased through mail order** (now \$80 enrollee co-payment for Tier 3 drugs)

**Limits on Specialty Drugs** – Drugs that are labeled as “Specialty Drugs” will be limited to 30-day supply. Will be handled by CuraScript via mail order, and covered as Tier 1 except for brand name specialty drugs with generic equivalents.